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February 2, 2018

Honorable Vincent Papalia, U.S.B.J.  
U.S. Bankruptcy Court  
50 Walnut Street, 3<sup>rd</sup> Floor  
Newark, NJ 07102

Re: Richard Turner  
17-21981  
Chapter 13  
Proceeding: Wells Fargo's Application for Early Termination  
of Loss Mitigation  
Hearing Date: To Be Determined

Dear Judge Papalia:

Please accept this letter in limited response to Wells Fargo's ("Wells") Application for Early Termination of Loss Mitigation.

Wells letter is based on the fact that the debtor has not been consistently submitting documents to the bank. This is correct. Debtor has been under tremendous stress recently dealing with the ailing health of his elderly mother, who resides at the property. The debtor may elect to cease his modification efforts depending on his mother's condition in the near future.

I ask the court to schedule a hearing on the matter. If debtor elects to proceed with the modification a full package will be completed prior to the hearing date. Otherwise, debtor will withdraw this response.

Respectfully Submitted,

/s/ HERBERT B. RAYMOND, ESQ.

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Herbert B. Raymond, Esq.

